

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ZINCORIS, ROBERT § Case No. 07-02759-BWB
§
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that THOMAS B. SULLIVAN, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:00am on 01/09/2015 in Courtroom _____, United States Courthouse, 150 W Jefferson Street
Second Floor
Joliet, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/25/2014 By: /s/THOMAS B. SULLIVAN, TRUSTEE
Trustee

THOMAS B. SULLIVAN, TRUSTEE
105 W Madison
Suite 1500
Chicago, IL 60602
(312) 878-4802

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: ZINCORIS, ROBERT

§ Case No. 07-02759-BWB

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 950,000.00
and approved disbursements of \$ 585,369.68
leaving a balance on hand of ¹ \$ 364,630.32

Balance on hand: \$ 364,630.32

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	HomeComings Financial Network	238,557.27	0.00	0.00	0.00
2 -3	HSBC Auto Finance	12,265.50	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 364,630.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - THOMAS B. SULLIVAN, TRUSTEE	35,434.67	0.00	35,434.67
Attorney for Trustee, Fees - Law Offices of William J. Factor	1,400.00	0.00	1,400.00

Total to be paid for chapter 7 administration expenses: \$ 36,834.67
Remaining balance: \$ 327,795.65

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 327,795.65

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 327,795.65

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,124.01 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Portfolio Recovery Associates, LLC	13,839.00	0.00	13,839.00
4	Ford Motor Credit Company	0.00	0.00	0.00
5	Asset Acceptance LLC	375.33	0.00	375.33
6	Capital One Bank	786.73	0.00	786.73
7	Chase Bank USA NA	171.85	0.00	171.85
8	Ford Motor Credit Company	6,017.25	0.00	6,017.25
9	B-Real, LLC	1,558.52	0.00	1,558.52
10	Asset Acceptance LLC	375.33	0.00	375.33
11	Ford Motor Credit Company	0.00	0.00	0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 304,671.64

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 304,671.64

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 9.0% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$13,365.04. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$291,306.60.

Prepared By: /s/THOMAS B. SULLIVAN, TRUSTEE
Trustee

THOMAS B. SULLIVAN, TRUSTEE
105 W Madison
Suite 1500
Chicago, IL 60602
(312) 878-4802

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

In re:
Robert E. Zincoris
Debtor

Case No. 07-02759-BWB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mhenley
Form ID: pdf006

Page 1 of 2
Total Noticed: 30

Date Rcvd: Nov 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2014.

db #+Robert E. Zincoris, 14618 Independence Dr., Plainfield, IL 60544-2506
aty +Anesi Ozmon Rodin Novak & Kohen Ltd, 161 N Clark St, 21st Floor, Chicago, IL 60601-3204
aty +Telly C Nakos, Anesi Ozmon Rodin Novak & Kohen Ltd, 161 N Clark St, 21st Floor, Chicago, IL 60601-3204
aty +William J Factor, Law Office of William J Factor, Ltd., 105 W. Madison, Suite 1500, Chicago, IL 60602-4602
11183705 +Bank One Na, 1 N Dearborn St Rm 1503, Chicago, IL 60602-4331
11238805 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank, c/o TSYs Debt Management, PO Box 5155, Norcross, GA 30091)
11183706 +Capital 1 Bk, 11013 W Broad St, Glen Allen, VA 23060-6017
11293571 Chase Bank USA NA, PO Box 15145, Wilmington, DE 19850-5145
11183707 +Dutton & Dutton, P.C., 10325 W. Lincoln Highway, Frankfort, IL 60423-1280
11213626 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, PO Box 537901, Livonia, MI 48153-9905)
11183708 +Ford Motor Credit Corporation, Po Box Box 542000, Omaha, NE 68154-8000
11403279 +HSBC, Post Office Box 17906, San Diego, California 92177-7906
11202188 HSBC Auto Finance, P O Box 829009, Dallas, TX 75382-9009
11183711 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Household Bank/rhodes Furn, Po Box 15519, Wilmington, DE 19850)
11183710 +Home Comings Financial, 2711 N Haskell Ave. Sw 1, Dallas, TX 75204-2915
11196471 +HomeComings Financial Network, c/o Codilis & Associates, PC, 15W030 North Frontage Rd., Suite 100, Burr Ridge, IL 60527-6921
11183712 +Hsbc Auto, 6602 Convoy Ct, San Diego, CA 92111-1009
11183713 +Ill Coll Svc, 4647 W 103rd St, Oak Lawn, IL 60453-4779
11183715 +Merchants Cr, 223 W Jackson St Suite 900, Chicago, IL 60606-6912
11183720 +New Century Mortgage C, 18400 Von Karman Ave Ste, Irvine, CA 92612-0516
11183721 +Nissan Motor, Pob 660366, Dallas, TX 75266-0366
11206880 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, Midland Credit Management, PO Box 41067, Norfolk, Va 23541)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11183701 +E-mail/Text: KM@ARCONCEPTSINC.COM Nov 27 2014 00:37:44 A/r Concepts,
 2320 Dean St Suite 202, Saint Charles, IL 60175-1068
11215950 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 27 2014 00:36:20 Asset Acceptance LLC,
 Assignee-- SBC, P O BOX 2036, Warren, MI 48090-2036
11183704 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 27 2014 00:36:20 Asset Acceptance LLC,
 Po Box 2036, Warren, MI 48090-2036
11484768 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 27 2014 00:46:04 B-Real, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221
11183709 +E-mail/Text: bk@gafco.net Nov 27 2014 00:36:27 Great American Finance, 205 W Wacker Dr,
 Chicago, IL 60606-1211
11183714 +E-mail/PDF: gcsedi@recoverycorp.com Nov 27 2014 00:44:33 Jc Penney, Po Box 981402,
 El Paso, TX 79998-1402
11183719 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 27 2014 00:36:45 Nco- Medclr,
 Pob 41448, Philadelphia, PA 19101
12508126 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 27 2014 00:42:32
 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Law Office of William J Factor
11183702* +A/r Concepts, 2320 Dean St Suite 202, Saint Charles, IL 60175-1068
11183703* +A/r Concepts, 2320 Dean St Suite 202, Saint Charles, IL 60175-1068
11403280* +HSBC Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009
11183716* +Merchants Cr, 223 W Jackson St Suite 900, Chicago, IL 60606-6912
11183717* +Merchants Cr, 223 W Jackson St Suite 900, Chicago, IL 60606-6912
11183718* +Merchants Cr, 223 W Jackson St Suite 900, Chicago, IL 60606-6912
11183723* +Renee L. Beckwith, 14618 Independence Dr., Plainfield, IL 60544-2506
11183722 ##+Renee L. Beckwith, 14618 Independence Dr., Plainfield, IL 60544-2506

TOTALS: 1, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0752-1

User: mhenley
Form ID: pdf006

Page 2 of 2
Total Noticed: 30

Date Rcvd: Nov 26, 2014

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2014 at the address(es) listed below:

Ariane Holtschlag on behalf of Trustee Thomas B Sullivan aholtschlag@wfactorlaw.com, gsullivan@wfactorlaw.com;gsullivan@ecf.inforuptcy.com;nbouchard@wfactorlaw.com
Christopher H Purcell on behalf of Creditor Ford Motor Credit Company shermlaw13@aol.com
David P Lloyd on behalf of Trustee Thomas B Sullivan courtdocs@davidlloydlaw.com
Gary N Foley on behalf of Debtor Robert E. Zinchoris lauradfrye@att.net
Gerald Mylander on behalf of Trustee Glenn B Stearns mcguckin_m@lisle13.com
Jose G Moreno on behalf of Creditor HomeComings Financial Network nd-one@il.cslegal.com
Lara A. Anderson on behalf of Creditor Liberty Grove Homeowners Association landerson@tresslerllp.com, info@mossandbloomberg.com;tresslerdocket@tresslerllp.com
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Terri M Long on behalf of Creditor HSBC Auto Finance Courts@tmlong.com
Thomas B Sullivan tsullivan@wfactorlaw.com, IL19@ecfcbis.com;gsullivan@ecf.inforuptcy.com
TOTAL: 10